

Information to identify the case:

Debtor 1	<u>Greg Thomas Van De Sande</u>	Social Security number or ITIN	xxx-xx-7746
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melissa Kimberly Van De Sande</u>	Social Security number or ITIN	xxx-xx-5485
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-28655-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Greg Thomas Van De Sande

Melissa Kimberly Van De Sande
aka Melissa Kimberly Bock-Van De Sande

5/24/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Greg Thomas Van De Sande
 Melissa Kimberly Van De Sande
 Debtors

Case No. 14-28655-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 53

Date Rcvd: May 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2018.

db +Greg Thomas Van De Sande, 3162 Windsor Ave., Toms River, NJ 08753-4852
 jdb +Melissa Kimberly Van De Sande, 173 Arizona Ave., Toms River, NJ 08753-2357
 cr +PNC Bank, National Association, c/o Jordan S. Blask, Esq., Tucker Arensberg, P.C.,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 515057000 Ally Capital Lease Trust serviced by Ally Servicing, PO Box 130424, Roseville, MN 55113-0004
 515043360 Central Credit Services LLC, PO Box 11597, Jacksonville, FL 32239-1597
 515043363 +Edison Imaging Associates, PO Box 371863, Pittsburgh, PA 15250-7863
 515043366 Great Lakes, PO Box 530229, Atlanta, GA 30353-0229
 515043367 +Hospital of University Of PA, Penn Medicine, 1500 Market St. Um 600,
 Philadelphia, PA 19102-2157
 515043368 Hyundai Motor Customer Service, PO Box 20829, Fountain Valley, CA 92728-0829
 515043371 Jersey Shore Medical, PO Box 399, Neptune, NJ 07754-0399
 515043376 Meridian Laboratory Physicians, PA, PO Box 60280, North Charleston, SC 29419-0280
 515043377 Meridian Medical Associates, PO Box 416656, Boston, MA 02241-6656
 515043378 Monmouth Cardiology Associates, 2102 Corlies Ave, Neptune, NJ 07753-6141
 515262993 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
 PO Box 630267, Irving, TX 75063)
 515043379 NJ Comprehensive Epilepsy Center, PO Box 325, Princeton Junction, NJ 08550-0325
 517144529 +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 515043381 +Ocean GYN & OB Assoc, LW, PO Box 8000, Dept. 797q, Buffalo, NY 14267-0002
 515062023 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 515043383 PNC Bank, P5-PCLC-01-J, 2730 Liberty Ave, Pittsburgh, PA 15222-4704
 515208822 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 515043384 Saint Barnabas Health Care, C/O APEX, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
 515043385 Seaview Orthopaedic, 1200 Eagle Ave, Ocean, NJ 07712-7631
 515043386 State Of New Jersey, Division Of Taxation, PO Box 245, Trenton, NJ 08602-0245
 515043387 Tidal Emergency Physicians, PO Box 41433, Philadelphia, PA 19101-1433
 515171945 United States Department of Education, Claims Filing Unit, P O Box 8973,
 Madison, WI 53708-8973
 515043388 Victoria Secret, PO Box 182789, Greensboro, NC 27427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov May 24 2018 23:55:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 24 2018 23:55:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515043356 EDI: GMACFS.COM May 25 2018 03:18:00 Ally Bank Lease Trust, PO Box 8140,
 Cockeysville, MD 21030-8140
 515056996 EDI: GMACFS.COM May 25 2018 03:18:00 Ally Bank serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 515043357 EDI: GMACFS.COM May 25 2018 03:18:00 Ally Smart Lease, PO Box 8140,
 Cockeysville, MD 21030-8140
 515249820 EDI: RESURGENT.COM May 25 2018 03:18:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515043358 EDI: WFFC.COM May 25 2018 03:18:00 Bobs Discount Furniture,
 Wells Fargo National Bank/Client Process, 800 Walnut St, Des Moines, IA 50309-3605
 515043359 EDI: RMSC.COM May 25 2018 03:18:00 Care Credit - GEGRB, PO Box 960061,
 Orlando, FL 32896-0061
 515043361 EDI: CHASE.COM May 25 2018 03:18:00 Chase Card Services, Cardmember Service,
 PO Box 15298, Wilmington, DE 19850-5298
 515064841 +EDI: TSYS2.COM May 25 2018 03:18:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 515054156 EDI: DISCOVER.COM May 25 2018 03:18:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 515043362 EDI: DISCOVER.COM May 25 2018 03:18:00 Discover Card, Bankruptcy Department,
 PO Box 3025, New Albany, OH 43054-3025
 515052682 EDI: FORD.COM May 25 2018 03:18:00 Ford Motor Credit Company LLC, Dept. 55953,
 P.O. Box 55000, Detroit, MI 48255-0953
 515053851 EDI: FORD.COM May 25 2018 03:18:00 Ford Motor Credit Company, LLC, P.O. Box 62180,
 Colorado Springs, CO 80962
 515043364 EDI: FORD.COM May 25 2018 03:18:00 Ford Motor Credit, PO Box 542000,
 Omaha, NE 68154-8000
 515043365 EDI: FORD.COM May 25 2018 03:18:00 Ford Motor Credit Company, CAB East LLC,
 PO Box 105704, Atlanta, GA 30348-5704
 515069200 +EDI: HY11.COM May 25 2018 03:18:00 Hyundai Motor Finance, PO Box 20809,
 Fountain Valley, CA 92728-0809

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: May 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515043369 EDI: IRS.COM May 25 2018 03:18:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
515256918 EDI: JEFFERSONCAP.COM May 25 2018 03:18:00 Portfolio America Asset Management Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
515043372 E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org May 24 2018 23:56:20
Jersey Shore University Medical Center, Attn: Patient Accounts Department, PO Box 416765,
Boston, MA 02241-6765
515043373 EDI: RMCB.COM May 25 2018 03:18:00 Laboratory Corporation Of America, C/O AMCA,
4 Westchester Plz Ste 110, Elmsford, NY 10523-1615
515043374 EDI: TSYS2.COM May 25 2018 03:18:00 Macy's, Bankruptcy Processing, PO Box 8053,
Mason, OH 45040-8053
515043375 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org May 24 2018 23:56:19 Meridian Health,
PO Box 399, Neptune, NJ 07754-0399
515043380 E-mail/Text: rknorr@oceanfirst.com May 24 2018 23:56:11 Ocean First Bank, 975 Hooper Ave,
Toms River, NJ 08753-8320
515043382 E-mail/Text: bankruptcy@onlineis.com May 24 2018 23:56:08 On Line Collections,
PO Box 1489, Winterville, NC 28590-1489
515235967 EDI: PRA.COM May 25 2018 03:18:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
POB 41067, Norfolk VA 23541
515200585 EDI: WFFC.COM May 25 2018 03:18:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,
Colorado Springs, CO 80962)
515043370* IRS - Special Procedures, PO Box 744, Springfield, NJ 07081

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Frank J. Fischer on behalf of Joint Debtor Melissa Kimberly Van De Sande rugger52@aol.com
Frank J. Fischer on behalf of Debtor Greg Thomas Van De Sande rugger52@aol.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Jordan Seth Blask on behalf of Creditor PNC Bank, National Association jblask@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com
Justin Plean on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com

TOTAL: 11